

RESPONSE UNDER 37 C.F.R. § 1.116W UTTER STATE OF THE STAT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application. No: 09/755,650 §
Filed: January 5, 2001 §
Inventor(s): §
Brett B. Stewart §

Title: Distributed Network System which Transmits Information to Users Based on Past §

Transactions of the Users

Examiner: Myhre, James W.
Group/Art Unit: 3622
Atty. Dkt. No: 5285-00106

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, Washington, DC 20231, on the date indicated below.

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Jeff _/1/25/2002

J.C.M.
Signature

SUPPLEMENTAL AMENDMENT AFTER FINAL REJECTION RESPONSE TO OFFICE ACTION OF JULY 23, 2002

Box AFCommissioner for Patents
Washington, D.C. 20231

Dear Sir:

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DEC 0 4 2002
GROUP 3600

This paper is submitted in response to the Office Action of July 23, 2002, to further highlight why the application is in condition for allowance.

REMARKS

Applicant is in receipt of the Office Action mailed July 23, 2002.

§ 103 Rejections

The claims were rejected under §103 in view of Lawlor et al. Applicant notes that the Lawlor et al. patent is directed to a system for remote delivery of retail banking services over the public switched telephone network. The Lawlor patent describes a